

**Snell & Wilmer**

L.L.P.

LAW OFFICES

One Arizona Center  
Phoenix, Arizona 85004-2202  
(602) 382-6000  
Fax: (602) 382-6070

PHOENIX, ARIZONA

TUCSON, ARIZONA

IRVINE, CALIFORNIA

SALT LAKE CITY, UTAH

**FACSIMILE TRANSMISSION**

DATE: August 28, 2002

TIME IN: 2:40P  
TIME OUT:

TO:

Name	Fax Number	Phone Number
OFFICE OF INITIAL PATENT EXAMINATION'S FILING RECEIPT CORRECTIONS.	(703) 746-9195	703-308-0910

FROM: Thomas J. Finn

PHONE: 602-382-6208

RE: AMEX 40655-3800-Updated Filing Receipt

MESSAGE:

August 23, 2002 letter and enclosures attached.

ORIGINAL DOCUMENT: Will not be sent

NUMBER OF PAGES (Including Cover): 10

CONFIRMATION NO.: 6650

CLIENT MATTER NO.: 40655.3800

PLEASE RETURN TO: Beverly Fletcher at 15S08

PERSONAL FAX: No

REQUESTOR: Thomas J. Finn

DIRECT LINE: 602-382-6208

IF YOU HAVE NOT PROPERLY RECEIVED THIS TELECOPY, PLEASE CALL US AT (602) 382-6075.  
OUR FACSIMILE NUMBER IS (602) 382-6070.

THE INFORMATION CONTAINED IN THIS FACSIMILE MESSAGE IS ATTORNEY PRIVILEGED AND CONFIDENTIAL INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY NAMED ABOVE. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE TO DELIVER IT TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY TELEPHONE, AND RETURN THE ORIGINAL MESSAGE TO US AT THE ABOVE ADDRESS VIA THE U.S. POSTAL SERVICE. THANK YOU.

1230790

Received from &lt;602 382 6070&gt; at 8/28/02 7:09:39 PM [Eastern Daylight Time]

# Snell & Wilmer

L.L.P.  
LAW OFFICES

One Arizona Center  
Phoenix, Arizona 85004-2202  
(602) 382-6000  
Fax: (602) 382-6070  
www.swlaw.com

PHOENIX, ARIZONA

TUCSON, ARIZONA

IRVINE, CALIFORNIA

SALT LAKE CITY, UTAH

DENVER, COLORADO

Thomas J. Finn (602) 382-6208  
Patents, Trademarks & Copyrights  
tfinn@swlaw.com

August 28, 2002

**VIA FACSIMILE**

**NO. (703) 746-9195**

Office of Initial Patent Examination's  
Filing Receipt Corrections  
Washington, DC 20231

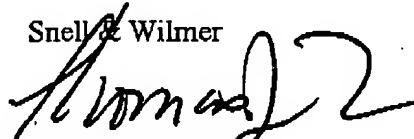
**Re: US Nonprovisional Patent Application, Chow, et al.**  
**Title: REAL-TIME BROKERAGE ACCOUNT**  
**APPLICATION SYSTEM AND METHOD**  
**Filing Date: December 20, 2001**  
**Serial No.: 10/032,588; Confirmation No.: 8373**  
**Our File No.: 40655.3800**

Dear Sir or Madam:

Please correct the Updated Filing Receipt as noted hereon. Enclosed you will find the recordation of assignment as well as the first page of the application as filed.

Sincerely,

Snell & Wilmer



Thomas J. Finn

TJF:bf

Enclosures

cc: Ms. Patrice Jacobson (AMEX)



## UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
www.uspto.gov

APPLICATION NUMBER	FILING DATE	GRP ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO.	DRAWINGS	TOT CLAIMS	IND CLAIMS
10/032,588	12/20/2001	2164	870	40655.3800	12	13	3

CONFIRMATION NO. 8373

## UPDATED FILING RECEIPT

\*\*\*\*\*  
"0000000008459801"

✓ Thomas J. Finn  
Snell & Wilmer L.L.P.  
400 East Van Buren  
✓ One Arizona Center  
Phoenix, AZ 85004-2202

Date Mailed: 07/16/2002

Receipt is acknowledged of this nonprovisional Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please write to the Office of Initial Patent Examination's Filing Receipt Corrections, facsimile number 703-746-9195. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections (if appropriate).

## Applicant(s)

✓ Christina Chow, Phoenix, AZ; ✓  
✓ Paul Stoxen, Phoenix, AZ; ✓  
✓ Marcus Sheire, St. Paul, MN; ✓  
✓ Timothy G. Austin, Maple Grove, MN; ✓  
Can Demirkaya, Peoria, AZ ✓

## Domestic Priority data as claimed by applicant

THIS APPLN CLAIMS BENEFIT OF 60/268,658 02/14/2001 ✓  
AND CLAIMS BENEFIT OF 60/268,538 02/13/2001 ✓

## Foreign Applications

If Required, Foreign Filing License Granted 02/21/2002

Projected Publication Date: 10/24/2002

Non-Publication Request: No

Early Publication Request: No

## Title

✓ Real-time brokerage account application system and method

RECEIVED

JUL 22 2002

SNELL &amp; WILMER

**Preliminary Class**

705

---

**LICENSE FOR FOREIGN FILING UNDER  
Title 35, United States Code, Section 184  
Title 37, Code of Federal Regulations, 5.11 & 5.15**

**GRANTED**

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

This license is to be retained by the licensee and may be used at any time on or after the effective date thereof unless it is revoked. This license is automatically transferred to any related applications(s) filed under 37 CFR 1.53(d). This license is not retroactive.

The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Office of Export Administration, Department of Commerce (15 CFR 370.10 (j)); the Office of Foreign Assets Control, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

**NOT GRANTED**

No license under 35 U.S.C. 184 has been granted at this time, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" DOES NOT appear on this form. Applicant may still petition for a license under 37 CFR 5.12, if a license is desired before the expiration of 6 months from the filing date of the application. If 6 months has lapsed from the filing date of this application and the licensee has not received any indication of a secrecy order under 35 U.S.C. 181, the licensee may foreign file the application pursuant to 37 CFR 5.15(b).



UNITED STATES  
PATENT AND  
TRADEMARK OFFICE

**RECEIVED**

JUL 01 2002

**SNELL & WILMER**

JUNE 26, 2002

PTAS

SNELL & WILMER L.L.P.  
THOMAS J. FINN, ESQ.  
ONE ARIZONA CENTER  
400 EAST VAN BUREN  
PHOENIX, ARIZONA 85004-2202

Chief Information Officer  
Washington, DC 20231  
www.uspt.gov



\*102071469A\*

40655.3800

UNITED STATES PATENT AND TRADEMARK OFFICE  
NOTICE OF RECORDATION OF ASSIGNMENT DOCUMENT

THE ENCLOSED DOCUMENT HAS BEEN RECORDED BY THE ASSIGNMENT DIVISION OF THE U.S. PATENT AND TRADEMARK OFFICE. A COMPLETE MICROFILM COPY IS AVAILABLE AT THE ASSIGNMENT SEARCH ROOM ON THE REEL AND FRAME NUMBER REFERENCED BELOW.

PLEASE REVIEW ALL INFORMATION CONTAINED ON THIS NOTICE. THE INFORMATION CONTAINED ON THIS RECORDATION NOTICE REFLECTS THE DATA PRESENT IN THE PATENT AND TRADEMARK ASSIGNMENT SYSTEM. IF YOU SHOULD FIND ANY ERRORS OR HAVE QUESTIONS CONCERNING THIS NOTICE, YOU MAY CONTACT THE EMPLOYEE WHOSE NAME APPEARS ON THIS NOTICE AT 703-308-9723. PLEASE SEND REQUEST FOR CORRECTION TO: U.S. PATENT AND TRADEMARK OFFICE, ASSIGNMENT DIVISION, BOX ASSIGNMENTS, CG-4, 1213 JEFFERSON DAVIS HWY, SUITE 320, WASHINGTON, D.C. 20231.

RECORDATION DATE: 04/23/2002

REEL/FRAME: 012827/0246  
NUMBER OF PAGES: 4

BRIEF: ASSIGNMENT OF ASSIGNOR'S INTEREST (SEE DOCUMENT FOR DETAILS).

## ASSIGNOR:

DEMIRKAYA, CAN

DOC DATE: 12/18/2001

## ASSIGNEE:

AMERICAN EXPRESS TRAVEL RELATED  
SERVICES COMPANY, INC.  
GENERAL COUNSEL'S OFFICE  
AMERICAN EXPRESS TOWER, WORLD  
FINANCIAL CENTER  
NEW YORK, NEW YORK 102585-4900

SERIAL NUMBER: 10032588  
PATENT NUMBER:

FILING DATE: 12/20/2001  
ISSUE DATE:

MARCUS KIRK, EXAMINER  
ASSIGNMENT DIVISION  
OFFICE OF PUBLIC RECORDS

NOTED FOR RECEIPT

Received from &lt;602 382 6070&gt; at 8/28/02 7:09:39 PM [Eastern Daylight Time]

FORM PTO-1619A  
Expires 06/30/99  
OMB 0551-0027

04-29-2002

Department of Commerce  
Patent and Trademark Office  
PATENT

102071469

RECORDATION FORM COVER SHEET  
PATENTS ONLY

TO: The Commissioner of Patents and Trademarks: Please record the attached original document(s) or copy(ies).

## Submission Type

☒ New☐ Resubmission (Non-Recordation)

Document ID#

☐ Correction of PTO Error

Reel #

Frame #

☐ Corrective Document

Reel #

Frame #

## Conveyance Type

☒ Assignment☐ Security Agreement☐ License☐ Change of Name☐ Merger☐ Other

U.S. Government

(For Use ONLY by U.S. Government Agencies)

☐ Departmental File☐ Secret File

## Conveying Party(ies)

☐ Mark if additional names of conveying parties attached

Name (line 1) DEMIRKAYA, Can

Execution Date

Month Day Year

12/18/2001

Name (line 2)

Execution Date

Month Day Year

## Second Party

Name (line 1)

Name (line 2)

## Receiving Party

☐ Mark if additional names of receiving parties attached

Name (line 1) AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC.

Name (line 2)

☐ If document to be recorded is an assignment and the receiving party is not domiciled in the United States, an appointment of a domestic representative is attached. (Designation must be a separate document from Assignment.)

Address (line 1) General Counsel's Office

Address (line 2) American Express Tower, World Financial Center

Address (line 3) New York

City

New York

State/Country

102585-4900

Zip Code

## Domestic Representative Name and Address

Enter for the first Receiving Party only.

Name

Address (line 1)

Address (line 2)

Address (line 3)

Address (line 4)

## FOR OFFICE USE ONLY

04/24/2002 HROCHA1 00000069 10032588

03 FC:581

40.00 OP

Public burden reporting for this collection of information is estimated to average approximately 30 minutes per Cover Sheet to be recorded, including time for reviewing the document and gathering the data needed to complete the Cover Sheet. Send comments regarding this burden estimate to the U.S. Patent and Trademark Office, Chief Information Officer, Washington, D.C. 20231 and to the Office of Information and Regulatory Affairs, Office of Management and Budget, Paperwork Reduction Project (0551-0027), Washington, D.C. 20503. See OMB

Mail documents to be recorded with required cover sheet(s) information to:

Received from &lt;602 382 6070&gt; at 8/28/02 7:09:39 PM [Eastern Daylight Time] Trademarks, Box Assignments, Washington, D.C. 20231

FORM PTO-1619B  
Expires 06/30/99  
OMB 0851-0027

Pag 2

U.S. Department of Commerce  
Patent and Trademark Office  
PATENT

## Correspondent Name and Address

Area Code and Telephone Number 602/382-6208

Name Thomas J. Finn, Esq., Reg. No. 48,066

Address (line 1) Snell &amp; Wilmer L.L.P.

Address (line 2) One Arizona Center

Address (line 3) 400 East Van Buren

Address (line 4) Phoenix, Arizona 85004-2202

Pages Enter the total number of pages of the attached conveyance document  
including any attachments.

# 2

## Application Number(s) or Patent Number(s)

☐ Mark if additional numbers attached

Enter either the Patent Application Number or the Patent Number (DO NOT ENTER BOTH numbers for the same property).

Patent Application Number(s)

Patent Number(s)

10/032,588

If this document is being filed together with a new Patent Application, enter the date the patent application  
wasMonth Day Year  
December 20, 2001

## Patent Cooperation Treaty (PCT)

Enter PCT application number  
only if a U.S. Application Number  
has not been assigned.PCT PCT PCT  
PCT PCT PCT

## Number of Properties

Enter the total number of properties involved.

# 1

## Fee Amount

Fee Amount for Properties Listed (37 CFR 3.41): \$ 40.00

Method of Payment:

Enclosed ☒ Deposit Account ☐

Deposit Account

(Enter for payment by deposit account or if additional fees can be charged to the

Deposit Account Number:

# 19-2814

Authorization to charge additional fees:

Yes ☒ No ☐

## Statement and Signature

To the best of my knowledge and belief, the foregoing information is true and correct and any  
attached copy is a true copy of the original document. Charges to deposit account are authorized, as  
indicated herein.

Thomas J. Finn, Reg. No. 48,066

Name of Person Signing

Signature

April 16, 2002

Date

**ASSIGNMENT****UTILITY PATENT**

**WHEREAS**, the undersigned inventor(s) (hereinafter singly and collectively, "ASSIGNOR") of the addresses indicated below, have invented subject matter disclosed in the patent application entitled **REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND METHOD** filed **December 20, 2001**;

**AND WHEREAS**, **AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC.**, a subsidiary of **AMERICAN EXPRESS COMPANY** (hereinafter "ASSIGNEE"), a corporation organized and existing under and by virtue of the laws of the State of New York having its principal place of business and mailing address at General Counsel's Office, American Express Tower, World Financial Center, New York, New York 10285-4900, is desirous of memorializing its interest therein;

**NOW, THEREFORE**, the undersigned **ASSIGNOR** hereby confirms that **ASSIGNOR** is a full time salaried employee, past employee or a contractor of **ASSIGNEE** (**AMERICAN EXPRESS COMPANY** or one of it's subsidiary companies) and that **ASSIGNOR** developed the subject matter of the invention on **ASSIGNEE's** time and at the expense of **ASSIGNEE** and within the scope of **ASSIGNOR's** duties as an employee of **ASSIGNEE** and thereby **ASSIGNOR** recognizes that the **ASSIGNEE** owns the invention as described in the aforesaid application. Nonetheless to comport with Patent Office procedures, **ASSIGNOR** memorializes that relationship in the form of this assignment and;

**THEREFORE**, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, **ASSIGNOR** by these presents does sell, assign and transfer unto **ASSIGNEE**, its successors, assigns and legal representatives, the full and exclusive right to the invention, as described in the aforesaid application, including patent, copyright and any other intellectual property rights, any provisional, non-provisional, continuation, continuation in part, divisional, reissue, reexamination, foreign, PCT or other patent application or like document, or any other application which claims priority to said application, in the United States and all foreign countries, together with the right of priority under the International Convention for the Protection of Industrial Property, Inter-American Convention Relating to Patents, Designs and Industrial Models, and any other international agreements to which the United States adheres, and hereby authorizes and requests the Commissioner of Patents to issue said Letters Patent to **ASSIGNEE**, for the sole use and benefit of **ASSIGNEE**, its successors, assigns and legal representatives,

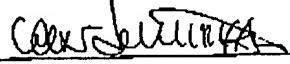
**AND HEREBY AGREES** to transfer to **ASSIGNEE**, its successors, assigns and legal representatives, without further remuneration, a like interest in and to any improvements, derivative works, and applications based thereon, growing out of or relating to the invention; and to provide all reasonable assistance and execute any papers, if accurate, desired by **ASSIGNEE**, its successors, assigns and legal representatives, to preserve, acquire and/or perfect **ASSIGNEE's** full protection and title

1111931



in and to the invention and any improvements and to file any of the aforementioned applications.

EXECUTED as of the date(s) written below by ASSIGNOR:

INVENTOR'S NAME	ADDRESS	SIGNATURE	DATE
<u>Can Demirkaya</u>	<u>21522 North 82nd Lane</u> <u>Peoria, Arizona 85382</u>	<u></u>	<u>12/18/2001</u>

**SNELL & WILMER L.L.P.**

One Arizona Center  
400 East Van Buren  
Phoenix, Arizona 85004-2202  
(602) 382-6228  
Fax (602) 382-6070

EXPRESS MAIL NO. EL608992382US

## UTILITY PATENT

**TITLE: REAL-TIME BROKERAGE ACCOUNT APPLICATION  
SYSTEM AND METHOD**

**INVENTORS: Christina Chow, Phoenix, Arizona  
Paul Stoxen, Phoenix, Arizona  
Marcus Sheire, Saint Paul, Minnesota  
Timothy Austin, Maple Grove, Minnesota  
Can Demirkaya, Peoria Arizona**

**Cross Reference to Related Applications**

This application claims priority to, and the benefit of, U.S. Provisional Application Serial No. 60/268,658, filed February 14, 2001, and U.S. Provisional Application Serial Nos. 60/268,538 filed on February 13, 2001, both of which are hereby incorporated by reference.

**Field of Invention**

The present invention relates generally to a securities trading and brokerage account application processing system, and in particular, to a system and method for facilitating real-time brokerage account decisioning and approval over a distributed network.

**Background of the Invention**

The traditional method of establishing a brokerage account with a broker involves the process of completing a brokerage account application, selecting a type of brokerage account, signing the application, submitting the application and funding the brokerage account. Typically, not until the application papers have been received and processed and the brokerage account funded (check clears, wire transfer complete, etc.) will an account holder be able to start trading on an account. Additionally, many brokers often require an Applicant to submit to a credit evaluation which may also delay the start of trading. With the changing market environments, volatility of the stock market, increases in trading volume, and high turn-around in

40655.3800

1040905